# The advent of contactless technology

The transit sector is one of the leading users of contactless cards: this technology is recognized for its processing speed and is currently undergoing important changes.

Oberthur Card Systems is committed to the Calypso™ specification, the international remote ticketing standard, and is working on converging supply and demand by applying three basic principles: system interoperability, scalability, and traffic fluidity. Calypso™ is implemented in a contactless "pass" called Navigo, which was recently adopted by the regional transit network in Paris.

## Traffic fluidity, intermodal transit

Contactless technology saves time for travelers and cuts maintenance costs for operators. It encourages "intermodal" transit, which involves different operators and even different forms of transportation, while reliably recording usage. The information stored on the card helps to improve network operation and transit offerings.

## A scaleable segmented offer

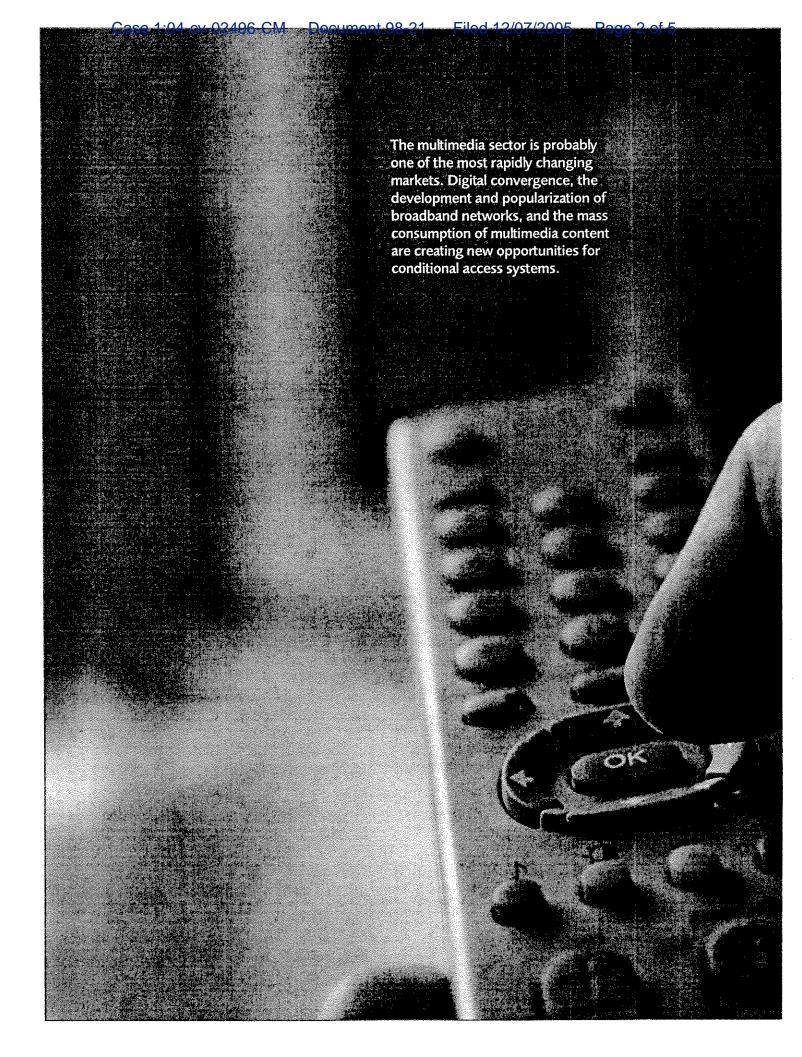
In its purely "public transit" version the contactless card can accommodate several networks, with or without integrated tariffs, and a token holder, which saves "spare units" for occasional use. We are now seeing these cards migrate to a multifunction capability with the payment of ancillary services such as parking and tolls. As a "city" card, it can not only offer the ability to pay for all local public services, but can also be used as an electronic purse.

All these additional services provide an answer to the specific demands of different users and enable to segment the offering according to usage and needs.



With its partner Oberthur Card Systems, ATM S.p.A. aims at making public transport more and more competitive adapting the service to the next and complex requirements of users. Thanks to smart card solutions, passengers travel on the whole public transport network with a single document and possibly pay the parking lots and all the other services the Company offers, making fares flexible and personalized.

Massimo Bellossi, Azienda Trasporti Milanesi www.atm-milit



### Multimedia

#### A solid track record

For more than 10 years, Oberthur Card Systems has been at the forefront in this sector and its customers include some of the world's biggest suppliers of conditional access. During this time, the Group has acquired unique expertise in this field focused on digital rights management and content security.

#### **Expertise in security**

Involved at every stage in the value chain, Oberthur Card Systems is one of the few market players to combine strong expertise in operating systems security and unique experience in the development of embedded software and card manufacturing. The Group's strategy in this segment is to simultaneously reinforce its leadership position in digital TV access control, and address the convergence with promising new wireless technology sectors at the crossroads of the Internet and third generation mobile communications.

Drawing on its unrivalled know-how in its core business of security, the Group offers reliable solutions that both secure and restrict access to content while protecting operator revenues.

### Meeting tomorrow's challenges

In 2004, Oberthur Card Systems continued to enhance its products targeting the multimedia market. The company pursued the development of flexible, innovative, and highly secure solutions to match market trends and meet the needs of operators who are constantly seeking new ways to increase security.

Persistently at the leading edge of technology, the Group is laying the foundation for its future and is committed to supporting efforts in technological innovation for all systems used to protect and distribute digital multimedia content.



Innovation and security are the keys to Nagra dynamic, supporting the steady growth in added value of the Group's conditional access systems. Thanks to Oberthur Card Systems' expertise in high security, we ensure secure access to hundreds of services in many languages, managing millions of subscribers and anticipate the evolution of our customers.

Jérôme Bry, Chief Operating Officer Nagra France

From digital pay television to Internet and 3G mobile phones, Viaccess, a France Telecom company, is shaping the state-of-the-art for conditional access systems and digital rights management. Our willingness to bring the best of security and innovation to our customers has brought us to reinforced the long term partnership with Oberthur Card Systems.





## M Organization



Jean-François Arzel
Corporate Support & Projects



**Bertrand Hamon**Chief Information Öfficer



**Cyril Malher**Chief Financial Officer



Nigel Sealey Corporate Manufacturing



Pierre Barberis Chief Executive Officer



Darrell Barnes China Managing Director



**Xavier Drilhon** SEMEA - LA Managing Director



Jean-Pierre Savare Chairman

Oberthur Card Systems is an international company organized in 5 geographical zones to ensure strong presence at the local level. Regions are supported by Marketing and Solutions units in charge of product marketing.



**Eric Alzai** Chief Technology Officer



**Marc Bertin**Business Development
Director



**Marie Jane Denis**Finance Marketing & Solutions
Director



Xavier Fricout
Identity Marketing & Solutions
Director



Olivier Leroux Mobile Marketing & Solutions Director



**Jacques-Hervé Maupin**Asia - Pacific
Managing Director



lan Robson Northern Europe Managing Director



Philippe Tartavull North America Managing Director